

**Information to identify the case:**

Debtor 1 **Tyisha Baxter**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4624**  
EIN --\_--  
Social Security number or ITIN \_ \_ \_ \_ \_  
EIN --\_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-10808-BFK**

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tyisha Baxter

July 15, 2019

**For the court:** William C. Redden  
Clerk

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Tyisha Baxter  
 Debtor

Case No. 19-10808-BFK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: jonesar  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db  
 14762626 ++Tyisha Baxter, 905 N. Patrick St, Apt. 103, Alexandria, VA 22314-6445  
 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, Po Box 5010,  
 Woodland Hills, CA 91365-0000)  
 14762629 +Carpalex, 7851 Pendleton Pike, Indianapolis, IN 46226-3954  
 14762630 Cash Advance Inc., 8901 South Hilton Place, Philadelphia, PA 19125-0000  
 14762631 +Consilience Investments LLC, 3219 Columbia Pike, Arlington, VA 22204-4356  
 14762632 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 14762634 +Dominion Management Svcs Inc., d/b/a Cash Point, 1614 S. Rock Rd., Wichita, KS 67207-5149  
 14762641 PNC BANK, PO Box 5570, Wilmington, DE 19801-0000  
 14762639 +Phoenix Financial Services. Llc, Attn: Bankruptcy, Po Box 361450,  
 Indianapolis, IN 46236-1450  
 14762640 +Pinnacle Financial G, 8311 Wisconsin Ave, Bethesda, MD 20814-3126  
 14762644 +Utility Management Solutions, 7607 Equitable Drive, Eden Prairie, MN 55344-3600  
 14762645 +VA Dept. of Motor Vehicles, PO Box 27412, Richmond, VA 23269-7412  
 14762646 +Wells Fargo, 9648 Burke Lake Rd., Burke, VA 22015-3053  
 14762647 +Williams Rush & Assoc., 4144 N Central Expressway, Dallas, TX 75204-2112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: BDFKING Jul 16 2019 07:58:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,  
 Reston, VA 20190-5159  
 14762624 +EDI: ACECASHXPRESS.COM Jul 16 2019 07:58:00 ACE Cash, 1231 Greenway Drive, Suite 600,  
 Irving, TX 75038-2511  
 14762625 +EDI: CINGMIDLAND.COM Jul 16 2019 07:58:00 AT&T, PO Box 536216, Atlanta, GA 30353-6216  
 14762628 +EDI: CAPITALONE.COM Jul 16 2019 07:58:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14762627 +EDI: CAPITALONE.COM Jul 16 2019 07:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14762633 +EDI: NAVIENTFKASMDOE.COM Jul 16 2019 07:58:00 Dept of Ed / Navient, Attn: Claims Dept,  
 Po Box 9635, Wilkes-Barre, PA 18773-9635  
 14762635 +E-mail/Text: bknotice@ercbpo.com Jul 16 2019 04:09:03 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 14762636 EDI: JEFFERSONCAP.COM Jul 16 2019 07:58:00 Jefferson Capital Systems, LLC, Po Box 1999,  
 Saint Cloud, MN 56302-0000  
 14762638 +EDI: NFCU.COM Jul 16 2019 07:58:00 Navy Federal Credit Union, PO Box 3501,  
 Merrifield, VA 22119-3501  
 14762642 +EDI: STF1.COM Jul 16 2019 07:58:00 Suntrust, Attn: Bankruptcy, PO Box 85092,  
 Richmond, VA 23285-5092  
 14762643 EDI: TDBANKNORTH.COM Jul 16 2019 07:58:00 TD Bank, 1701 Route 70 East,  
 Cherry Hill, NJ 08034-0000

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14762637 Joshua Ferguson

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0422-9

User: jonesar  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jul 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Tyisha Baxter ap@aplawg.com,  
preea@aplawg.com;pandurangiar78675@notify.bestcase.com  
Donald F. King Kingtrustee@ofplaw.com, va50@ecfcbis.com  
John P. Fitzgerald, III ustpreregion04.ax.ecf@usdoj.gov

TOTAL: 3